

What is claimed is:

1. An improved method of making payments from a plurality of payor entities to a plurality of payee entities through the coordinated operation of a service provider and a trusted intermediary financial institution, comprising the method steps of:

utilizing at least one data processing system to sort and format payment information separately for each of said plurality of payor entities concerning a plurality of payment obligations;

communicating said payment information separately from each of said plurality of payor entities to said service provider and said trusted intermediary financial institution;

utilizing at least one data processing system under control of said service provider to consolidate said plurality of payment obligations from said plurality of payor entities in accordance with at least one predetermined consolidation criterion;

directing a plurality of negotiable instruments from said service provider to said plurality of payees in order to satisfy said plurality of payment obligations;

utilizing at least one data processing system under control of said trusted intermediary financial institution to transfer automatically funds in order to honor said plurality of negotiable instruments.

1        2.     An improved method of making payments according to Claim 1, wherein  
2        said at least one consolidation criterion comprises grouping said plurality of  
3        payment obligations by payee identity in order to minimize the number of  
4        negotiable instruments generated.

5        3.     An improved method of making payments according to Claim 1 further  
6        comprising the method steps of:

7                communicating data processing system readable payment authorization  
8        information from said plurality of payor entities to said trusted intermediary  
9        financial institution; and

10                utilizing said at least one data processing system under control of said  
11        trusted intermediary financial institution to verify said data processing system  
12        readable payment authorization information from said plurality of payor entities  
13        prior to honoring said plurality of negotiable instruments.

14        4.     An improved method of making payments according to Claim 3, wherein  
15        said data processing system readable payment authorization information  
16        includes:

17                (a)     a payment record identifier for each payment obligation of  
18        said plurality of payment obligations;

19                (b)     an identification of payment amount for each payment  
20        obligation of said plurality of payment obligations; and

21                (c)     an authorization code uniquely associated with each  
22        payment record identifier.

1 5. An improved method of making payments according to Claim 1, further  
2 comprising:

3 communicating data processing system readable payment  
4 verification information from said service provider to said trusted intermediary  
5 financial institution;

6 utilizing said at least one data processing system under control of  
7 said trusted intermediary financial institution to verify said plurality of  
8 negotiable instruments utilizing at least said data processing system readable  
9 payment verification information from said service provider.

10 6. An improved method of making payments according to Claim 1, wherein  
11 said data processing system readable payment verification information includes:

12 (a) an identification of each of said plurality of negotiable  
13 instruments;

14 (b) an identification of the payment amount of each of said  
15 plurality of negotiable instruments; and

16 (c) an identification of each payment obligation satisfied by  
17 each of said plurality of negotiable instruments.

1 7. An improved method of making payments according to Claim 1, further  
2 comprising the method steps of:

3 communicating data processing system readable payment  
4 authorization information from said plurality of payor entities to said trusted  
5 intermediary financial institution;

6 communicating data processing system readable payment  
7 verification information from said service provider to said trusted intermediary  
8 financial institution;

9 utilizing said at least one data processing system under control of  
10 said trusted intermediary financial institution to verify said plurality of  
11 negotiable instruments utilizing both of (1) said data processing system  
12 readable payment authorization information from said plurality of payor entities,  
13 and (2) said data processing system readable payment verification information  
14 from said service provider.

15 8. An improved method of making payments according to Claim 1, further  
16 comprising the method step of:

17 communicating data processing system readable payment  
18 confirmation information from at least one of (1) said service provider and (2)  
19 said trusted intermediary financial institution to said plurality of payors.

1 9. An improved method of making payments according to Claim 8, wherein  
2 said data processing system readable payment information includes:

3 (a) a payment record identifier for each payment obligation of  
4 said plurality of payment obligations which has been satisfied;

5 (b) an identification of each negotiable instrument utilized by  
6 said service provider to satisfy said plurality of payment obligations.

7 10. An improved method of making payments according to Claim 1, further  
8 comprising the method steps of:

9 establishing a payor banking account for each of said plurality of  
10 payors;

11 allowing predefined access to said payor banking account for each  
12 of said plurality of payors by said trusted intermediary financial institution;

13 establishing a service provider banking account;

14 allowing predefined access to said service provider banking  
15 account by said trusted intermediary financial institution;

16 utilizing at least one data processing system under control of said  
17 trusted intermediary financial institution to transfer automatically funds  
18 between particular ones of said payor banking accounts for each of said  
19 plurality of payors and said service provider banking account in order to honor  
20 verified ones of said plurality of negotiable instruments.

1 11. An improved method of making payments according to Claim 10,  
2 wherein said step of utilizing at least one data processing system under control  
3 of said trusted intermediary financial institution to transfer automatically funds  
4 comprises:

5 utilizing at least one data processing system under control of said  
6 trusted intermediary financial institution to transfer automatically funds  
7 between particular ones of said payor banking accounts for each of said  
8 plurality of payors and said service provider banking account utilizing electronic  
9 funds transfers in order to honor verified ones of said plurality of negotiable  
10 instruments.

11 12. An improved method of making payments according to Claim 11, further  
12 comprising:

13 grouping electronic funds transfer operations for a predefined time  
14 interval for particular ones of said payor banking accounts in order to minimize  
15 the number of electronic funds transfers.

16 13. An improved method of making payments according to Claim 1, further  
17 comprising:

18 providing with each of said plurality of negotiable instruments a  
19 report which provides detailed information relating to each of said plurality of  
20 payment obligations satisfied by said negotiable instruments.

1 14. A means for making payments from a plurality of payor entities to a  
2 plurality of payee entities through the coordinated operation of said plurality of  
3 payor entities, a service provider, and a trusted intermediary financial  
4 institution, comprising:

5 means for utilizing at least one data processing system to sort and  
6 format payment information separately for each of said plurality of payor  
7 entities concerning a plurality of payment obligation;

8 means for communicating said payment information separately from each  
9 of said plurality of payor entities to said service provider and said trusted  
10 intermediary financial institution;

11 means for utilizing at least one data processing system under control of  
12 said service provider to consolidate said plurality of payment obligations from  
13 said plurality of payor entities in accordance with at least one predetermined  
14 consolidation criterion;

15 means for directing a plurality of negotiable instruments from said service  
16 provider to said plurality of payees in order to satisfy said plurality of payment  
17 obligations;

18 means for utilizing at least one data processing system under control of  
19 said trusted intermediary financial institution to transfer funds automatically in  
20 order to honor said plurality of negotiable instruments.

1 15. A means for payments according to Claim 14, wherein said at least one  
2 consolidation criterion comprises grouping said plurality of payment obligations  
3 by payee identity in order to minimize the number of negotiable instruments  
4 generated.

5 16. A means for making payments according to Claim 14 further comprising:

6 means for communicating data processing system readable payment  
7 authorization information from said plurality of payor entities to said trusted  
8 intermediary financial institution; and

9 means for utilizing said at least one data processing system under control  
10 of said trusted intermediary financial institution to verify said data processing  
11 system readable payment authorization information from said plurality of payor  
12 entities.

13 17. A means for making payments according to Claim 14, wherein said data  
14 processing system readable payment authorization information includes:

15 (a) a payment record identifier for each payment obligation of  
16 said plurality of payment obligations;

17 (b) an identification of payment amounts for each payment  
18 obligation of said plurality of payment obligations; and

19 (c) an authorization code uniquely associated with each  
20 payment record identifier.

1 18. A means for payments according to Claim 14, further comprising:

2 means for communicating data processing system readable  
3 payment verification information from said service provider to said trusted  
4 intermediary financial institution;

5 means for utilizing said at least one data processing system under  
6 control of said trusted intermediary financial institution to verify said plurality  
7 of negotiable instruments utilizing at least said data processing system readable  
8 payment verification information from said service provider.

9 19. A means for making payments according to Claim 14, wherein said data  
10 processing system readable payment verification information includes:

11 (a) an identification of each of said plurality of negotiable  
12 instruments;

13 (b) an identification of the payment amount of each of said  
14 plurality of negotiable instruments; and

15 (c) an identification of each payment obligations satisfied by  
16 each of said plurality of negotiable instruments.

1        20.    A means for making payments according to Claim 14, further comprising:

2                means for communicating data processing system readable  
3        payment authorization information from said plurality of payor entities to said  
4        trusted intermediary financial institution;

5                means for communicating data processing system readable  
6        payment verification information from said service provider to said trusted  
7        intermediary financial institution;

8                means for utilizing said at least one data processing system under  
9        control of said trusted intermediary financial institution to verify said plurality  
10       of negotiable instruments utilizing both of (1) said data processing system  
11       readable payment authorization information from said plurality of payor entities,  
12       and (2) said data processing system readable payment verification information  
13       from said service provider.

14       21.    A means for making payments according to Claim 14, further comprising:

15                means for communicating data processing system readable  
16        payment confirmation information from at least one of (1) said service provider  
17        and (2) said trusted intermediary financial institution to said plurality of payors.

1 22. A means for making payments according to Claim 21, wherein said data  
2 processing system readable payment information includes:

3 (a) a payment record identifier for each payment obligation of  
4 said plurality of payment obligations which has been satisfied;

5 (b) an identification of each negotiable instrument utilized by  
6 said service provider to satisfy said plurality of payment obligation.

7 23. A means for making payments according to Claim 14, further comprising:

8 establishing a payor banking account for each of said plurality of  
9 payors;

10 allowing predefined access to said payor banking account for each  
11 of said plurality of payors by said trusted intermediary financial institution;

12 establishing a service provider banking account;

13 allowing predefined access to said service provider banking  
14 account by said trusted intermediary financial institution;

15 utilizing at least one data processing system under control of said  
16 trusted intermediary financial institution to transfer automatically funds  
17 between particular ones of said payor banking accounts for each of said  
18 plurality of payors and said service provider banking account in order to honor  
19 verified ones of said plurality of negotiable instruments.

1 24. A means for making payments according to Claim 23, wherein said step  
2 of utilizing at least one data processing system under control of said trusted  
3 intermediary financial institution to transfer automatically funds comprises:

4 means for utilizing at least one data processing system under  
5 control of said trusted intermediary financial institution to transfer automatically  
6 funds between particular ones of said payor banking accounts for each of said  
7 plurality of payors and said service provider banking account utilizing electronic  
8 funds transfers in order to honor verified ones of said plurality of negotiable  
9 instruments.

10 25. A means for making payments according to Claim 24, further comprising:

11 means for grouping electronic funds transfer operations for a  
12 predefined time interval for particular ones of said payor banking accounts in  
13 order to minimize the number of electronic funds transfers.

14 26. A means for making payments according to Claim 24, further comprising:

15 means for providing with each of said plurality of negotiable  
16 instruments a report which provides detailed information relating to each pay-  
17 ment obligation satisfied by said negotiable instruments.

1 27. An improved method of making payments from a plurality of payor  
2 entities to a plurality of payee entities through the coordinated operation of said  
3 plurality of payor entities, a service provider, and a trusted intermediary  
4 financial institution, comprising the method steps of:

5 utilizing at least one data processing system to sort and format payment  
6 information from said plurality of payor entities concerning a plurality of  
7 payment obligations;

8 communicating said payment information to said service provider and  
9 said trusted intermediary financial institution;

10 utilizing at least one data processing system under control of said service  
11 provider to consolidate said plurality of payment obligations from said plurality  
12 of payor entities in accordance with at least one predetermined consolidation  
13 criterion;

14 directing a plurality of negotiable instruments from said service provider  
15 to said plurality of payees in order to satisfy said plurality of payment  
16 obligations;

17 utilizing at least one data processing system under control of said trusted  
18 intermediary financial institution to (1) verify said plurality of negotiable  
19 instruments, and (2) automatically transfer funds in order to honor verified ones  
20 of said plurality of negotiable instruments.



1 31. An improved method of making payments according to Claim 27, further  
2 comprising:

3 communicating data processing system readable payment  
4 verification information from said service provider to said trusted intermediary  
5 financial institution;

6 utilizing said at least one data processing system under control of  
7 said trusted intermediary financial institution to verify said plurality of  
8 negotiable instruments utilizing at least said data processing system readable  
9 payment verification information from said service provider.

10 32. An improved method of making payments according to Claim 27,  
11 wherein said data processing system readable payment verification information  
12 includes:

13 (a) an identification of each of said plurality of negotiable  
14 instruments;

15 (b) an identification of the payment amount of each of said  
16 plurality of negotiable instruments; and

17 (c) an identification of each payment obligation satisfied by  
18 each of said plurality of negotiable instruments.

1 33. An improved method of making payments according to Claim 27, further  
 2 comprising the method steps of:

3 communicating data processing system readable payment  
 4 authorization information from said plurality of payor entities to said trusted  
 5 intermediary financial institution;

6 communicating data processing system readable payment  
 7 verification information from said service provider to said trusted intermediary  
 8 financial institution;

9 utilizing said at least one data processing system under control of  
 10 said trusted intermediary financial institution to verify said plurality of  
 11 negotiable instruments utilizing both of (1) said data processing system  
 12 readable payment authorization information from said plurality of payor entities,  
 13 and (2) said data processing system readable payment verification information  
 14 from said service provider.

15 34. An improved method of making payments according to Claim 27, further  
 16 comprising the method step of:

17 communicating data processing system readable payment  
 18 confirmation information from at least one of (1) said service provider and (2)  
 19 said trusted intermediary financial institution to said plurality of payors.

1 35. An improved method of making payments according to Claim 34,  
2 wherein said data processing system readable payment information includes:

3 (a) a payment record identifier for each payment obligation of  
4 said plurality of payment obligations which has been satisfied;

5 (b) an identification of each negotiable instrument utilized by  
6 said service provider to satisfy said plurality of payment obligations.

7 36. An improved method of making payments according to Claim 27, further  
8 comprising the method steps of:

9 establishing a payor banking account for each of said plurality of  
10 payors;

11 allowing predefined access to said payor banking account for each  
12 of said plurality of payors by said trusted intermediary financial institution;

13 establishing a service provider banking account;

14 allowing predefined access to said service provider banking  
15 account by said trusted intermediary financial institution;

16 utilizing at least one data processing system under control of said  
17 trusted intermediary financial institution to transfer automatically funds  
18 between particular ones of said payor banking accounts for each of said  
19 plurality of payors and said service provider banking account in order to honor  
20 verified ones of said plurality of negotiable instruments.

1 37. An improved method of making payments according to Claim 36,  
2 wherein said step of utilizing at least one data processing system under control  
3 of said trusted intermediary financial institution to transfer automatically funds  
4 comprises:

5 utilizing at least one data processing system under control of said  
6 trusted intermediary financial institution to transfer automatically funds  
7 between particular ones of said payor banking accounts for each of said  
8 plurality of payors and said service provider banking account utilizing electronic  
9 funds transfers in order to honor verified ones of said plurality of negotiable  
10 instruments.

11 38. An improved method of making payments according to Claim 37, further  
12 comprising:

13 grouping electronic funds transfer operations for a predefined time  
14 interval for particular ones of said payor banking accounts in order to minimize  
15 the number of electronic funds transfers.

16 39. An improved method of making payments according to Claim 27, further  
17 comprising:

18 providing with each of said plurality of negotiable instruments a  
19 printed report which provides detailed information relating to each of said  
20 plurality of payment obligations satisfied by said negotiable instruments.

1 40. An improved method of making payments from a plurality of payor  
2 entities to a plurality of payee entities through a service provider, comprising  
3 the method steps of:

4 (a) obtaining authorization from said plurality of payor entities  
5 which allows said service provider to make payments on behalf of said plurality  
6 of payor entities to said plurality of payee entities;

7 (b) arranging for at least one trusted intermediary financial  
8 institution to periodically receive data processing system readable payment  
9 information and payment authorization from said plurality of payor entities, and  
10 to transfer automatically funds in amounts consistent with at least said  
11 payment information to said service provider;

12 (c) said payment information and payment authorization  
13 including at least:

14 (1) a payment record identifier uniquely associated with each  
15 payment obligation;

16 (2) an identification of payment amounts for each of said  
17 plurality of payment obligations; and

18 (3) an authorization code uniquely associated with each  
19 payment record identifier.

20 (d) periodically communicating data processing system readable  
21 payment instructions from said plurality of payor entities to said service  
22 provider;

23 (e) said data processing system readable payment instructions  
24 including at least:

1 (1) an identification of each of said plurality of payee  
2 entities;

3 (2) an identification of payment amounts for each of said  
4 plurality of payee entities; and

5 (3) a payment record identifier uniquely associated with  
6 payment obligation;

7 (f) utilizing said service provider to (1) consolidate payment  
8 instructions from said plurality of payor entities utilizing at least one data  
9 processing system, (2) direct a negotiable instrument to each of said plurality  
10 of payee entities, (3) generate payment verification information for said nego-  
11 tiable instruments, and (4) communicate said payment verification information  
12 to said trusted intermediary financial institution; and

13 (g) upon receipt of a negotiable instrument from any of said  
14 plurality of payee entities, utilizing said trusted intermediary financial institution  
15 to (1) verify said request for payment, and (2) transfer funds between said  
16 plurality of payor entities and said service provider to effect payment.

1 41. An improved method of making payments according to Claim 40,  
2 wherein said verification of said request for payment includes utilizing at least  
3 said payment verification information.

4 42. An improved method of making payments according to Claim 40,  
5 wherein verification of said request for payment includes utilizing at least said  
6 payment information and payment authorization.

7 43. An improved method of making payments according to Claim 40,  
8 wherein said step of obtaining authorization comprises:

9 obtaining authorization from said plurality of payor entities, which allows  
10 said service provider to make payments on behalf of said payor entities to said  
11 plurality of payee entities, substantially concurrently with said step of  
12 periodically communicating payment instructions from said plurality of payor  
13 entities to said service provider.

14 44. An improved method of making payments according to Claim 40,  
15 wherein said step of arranging comprises:

16 arranging for at least one trusted intermediary financial institution to (1)  
17 periodically receive payment information and payment authorization from said  
18 plurality of payor entities, with said payment information and payment  
19 authorization comprising an electronic record which is transmittable within a  
20 distributed data processing system, and (2) automatically transfer funds in  
21 amounts consistent with at least said payment information to said service  
22 provider.

1 45. An improved method of making payments according to Claim 40,  
2 wherein each of said payment record identifiers comprise a transaction identifier  
3 established by a particular one of said plurality of payor entities to represent a  
4 particular payment transaction.

5 46. An improved method of making payments according to Claim 40,  
6 wherein said payment information is arranged in a data block with a plurality  
7 of predefined data fields provided to define at least:

8 (1) a payment record identifier uniquely associated with each  
9 payment obligation;

10 (2) an identification of payment amounts for each of said  
11 plurality of payment obligations; and

12 (3) an authorization code uniquely associated with each  
13 payment record identifier.

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1        47.    An improved method of making payments, according to Claim 40:

2                wherein payment obligations arise from relationships monitored at least  
3        by said plurality of payor entities;

4                said method further including:

5                for each of said plurality of payor entities:

6                                (1)    searching at least one data base for at least one  
7        particular payment obligation for a preselected time interval; and

8                                (2)    grouping payment obligations by at least identity of said  
9        plurality of payee entities.

10        48.    An improved method of making payments according to Claim 40, further  
11        including:

12                                (h)    automatically generating a summary of payment information  
13        for said plurality of payor entities; and

14                                (i)    periodically communicating said summary of payment  
15        information from said plurality of payor entities to said service provider.

1 49. An improved method of making payments according to Claim 48, further  
2 including:

3 (j) utilizing said summary of payment to automatically perform  
4 a data integrity verification operation.

5 50. An improved method of making payments, according to Claim 40,  
6 wherein said trusted intermediary financial institution is utilized to verify a  
7 request for payment by comparing information from said negotiable instrument  
8 with positive pay reports provided by said service provider, and then verifying  
9 payments with payment information and payment authorization data  
10 communicated by said plurality of payors.

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1 51. An improved means for making payments from a plurality of payor  
2 entities to a plurality of payee entities through a service provider, comprising:

3 (a) means for obtaining authorization from said plurality of  
4 payor entities which allows said service provider to make payments on behalf  
5 of said plurality of payor entities to said plurality of payee entities;

6 (b) means for periodically communicating payment information  
7 and payment authorization from said plurality of payor entities to at least one  
8 trusted intermediary financial institution,

9 (c) means for automatically transferring funds in amounts only  
10 consistent with said payment information to said service provider;

11 (d) said payment information including at least:

12 (1) a payment record identifier uniquely associated with each  
13 payment obligation; and

14 (2) an identification of payment amounts for each of said  
15 plurality of payment obligations; and

16 (3) an authorization code uniquely associated with each  
17 payment record identifier;

18 (e) means for periodically communicating payment instructions  
19 from said plurality of payor entities to said service provider;

20 (f) said payment instructions including at least:

21 (1) an identification of each of said plurality of payee

1 entities;

2 (2) an identification of payment amounts for each of said  
3 plurality of payee entities; and

4 (3) a payment record identifier uniquely associated with each  
5 payment obligation;

6 (g) means for utilizing said service provider to (1) consolidate  
7 payment instructions from said plurality of payor entities, (2) direct a negotiable  
8 instrument to each of said plurality of payee entities, (3) generate payment  
9 verification information for said negotiable instruments, and (4) communicate  
10 said payment verification information to said trusted intermediary financial  
11 institution; and

12 (h) means for receiving a negotiable instrument from any of said  
13 plurality of payee entities, and utilizing said trusted intermediary financial  
14 institution to (1) verify said request for payment, and (2) automatically transfer  
15 funds between said plurality of payor entities and said service provider in  
16 amounts necessary to allow payment.

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1 52. An improved means for making payments according to Claim 51, wherein  
2 said means for obtaining authorization comprises:

3 means for obtaining authorization from said plurality of payor entities,  
4 which allows said service provider to make payments on behalf of said payor  
5 entities to said plurality of payee entities, substantially concurrently with said  
6 step of periodically communicating payment instructions from said plurality of  
7 payor entities to said service provider.

8 53. An improved means for making payments according to Claim 51, wherein  
9 each of said payment record identifiers comprises a payment record identifier  
10 established by a particular one of said plurality of payor entities to represent a  
11 particular payment transaction.

1     54.    An improved means for making payments according to Claim 51, wherein  
2     said payment information is arranged in a data block with a plurality of  
3     predefined data fields provided to define at least:

4                 (1)    a payment record identifier uniquely associated with each  
5     record payment;

6                 (2)    an identification of payment amounts for each of said  
7     plurality of payee entities; and

8                 (3)    an authorization code uniquely associated with each  
9     payment record identifier.

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1        55.    An improved means for making payments, according to Claim 51:

2                wherein payment obligations arise from relationships monitored at least  
3        by said plurality of payor entities;

4                said improved means for making payments further including:

5                        (i)        means for searching at least one data base for at least one  
6        particular relationship for a preselected time interval; and

7                        (j)        grouping payment obligations by at least identity of said  
8        plurality of payee entities.

9        56.    An improved means for making payments according to Claim 51, further  
10        including:

11                        (i)        means for automatically generating a summary of payment  
12        information for each of said plurality of payor entities; and

13                        (j)        means for periodically communicating said summary of  
14        payment information from said plurality of payor entities to said service  
15        provider.

1 57. An improved means for making payments according to Claim 56, further  
2 including:

3 (k) means for utilizing said summary of payment to perform  
4 automatically a data integrity verification operation.

5 58. An improved method of making payments, according Claim 51, wherein  
6 said trusted intermediary financial institution is utilized to verify a request for  
7 payment by comparing information from said negotiable instrument with  
8 payment authorization data communicated by said service provider.

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1 59. An improved means for making payments from a plurality of payor  
2 entities to a plurality of payee entities through a service provider, comprising:

3 (a) means for obtaining authorization from said plurality of  
4 payor entities which allows said service provider to make payments on behalf  
5 of said plurality of payor entities to said plurality of payee entities;

6 (b) means for periodically communicating payment information  
7 and payment authorization from said plurality of payor entities to at least one  
8 trusted intermediary financial institution,

9 (c) data processing implemented means for automatically  
10 transferring funds in amounts only consistent with said payment information to  
11 said service provider;

12 (d) said payment information and payment authorization  
13 including at least:

14 (1) a payment record identifier uniquely associated with each  
15 payment obligation;

16 (2) an identification of payment amounts for each of said  
17 plurality of payment obligations; and

18 (3) an authorization code uniquely associated with each  
19 payment record identifier;

20 (e) means for periodically communicating payment instructions  
21 from said plurality of payor entities to said service provider;

22 (f) said payment instructions including at least:

1 (1) an identification of each of said plurality of payee  
2 entities;

3 (2) an identification of payment amounts for each of said  
4 plurality of payee entities; and

5 (3) a payment record identifier uniquely associated with each  
6 payment obligation;

7 (g) data processing implemented means for utilizing said service  
8 provider to (1) consolidate payment instructions from said plurality of payor  
9 entities, (2) direct a negotiable instrument to each of said plurality of payee  
10 entities, (3) generate payment verification information for said negotiable  
11 instruments, and (4) communicate said payment verification information to said  
12 trusted intermediary financial institution; and

13 (h) data processing implemented means for receiving a  
14 negotiable instrument from any of said plurality of payee entities, and utilizing  
15 said trusted intermediary financial institution to (1) verify said request for  
16 payment, and (2) support the automatic transfer of funds between said plurality  
17 of payor entities and said service provider in amounts necessary to allow  
18 payment.

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1        60.    An improved means for making payments according to Claim 59, wherein  
2        said means for obtaining authorization comprises:

3                means for obtaining authorization from said plurality of payor entities,  
4        which allows said service provider to make payments on behalf of said payor  
5        entities to said plurality of payee entities, substantially concurrently with said  
6        step of periodically communicating payment instructions from said plurality of  
7        payor entities to said service provider.

8        61.    An improved means for making payments according to Claim 59, wherein  
9        each of said payment record identifier comprises a payment record identifier  
10       established by a particular one of said plurality of payor entities to represent a  
11       particular payment transaction.

12       62.    An improved means for making payments according to Claim 59, wherein  
13       said payment information is arranged in a data block with a plurality of  
14       predefined data fields provided to define at least:

15                (1)    a payment record identifier uniquely associated with each  
16       payment obligation;

17                (2)    an identification of payment amounts for each of said  
18       payment obligations; and

19                (3)    an authorization code uniquely associated with each  
20       payment record identifier.

1        63.    An improved means for making payments, according to Claim 59:

2                wherein payment obligations arise from relationships monitored at least  
3        by said plurality of payor entities;

4                said improved means for making payments further including:

5                        (i)     data processing implemented means for searching at least  
6        one data base for at least one particular payment for a preselected time  
7        interval; and

8                        (j)     grouping payment obligations by at least identity of said  
9        plurality of payee entities.

10       64.    An improved means for making payments according to Claim 59, further  
11       including:

12                        (i)     data processing implemented means for automatically  
13        generating a summary of payment information for each of said plurality of payor  
14        entities; and

15                        (j)     data processing implemented means for periodically  
16        communicating said summary of payment information from said plurality of  
17        payor entities to said service provider.

1 65. An improved means for making payments according to Claim 64, further  
2 including:

3 (k) data processing implemented means for utilizing said  
4 summary of payment information to perform automatically a data integrity  
5 verification operation.

6 66. An improved method of making payments, according to Claim 59, where-  
7 in said trusted intermediary financial institution utilizes a data processing  
8 system to compare payment verification information with said negotiable  
9 instrument, and then verify a request for payment by comparing information  
10 from said negotiable instrument with payment information and payment  
11 authorization data communicated by said plurality of payor entities.

12 67. An improved means for making payments according to Claim 59, further  
13 including:

14 data processing implemented means for correlating said negotiable  
15 instruments generated by said service provider and said payment information  
16 and payment authorization which was communicated by said plurality of payors  
17 to said at least one trusted intermediary financial institution.

1 68. An improved method in a distributed data processing system of making  
2 payments from a plurality of payor entities to a plurality of payee entities  
3 through a service provider, comprising the method steps of:

4 (a) obtaining authorization from said plurality of payor entities  
5 which allows said service provider to make payments on behalf of said plurality  
6 of payor entities to said plurality of payee entities;

7 (b) arranging for at least one trusted intermediary financial  
8 institution to periodically receive through said distributed data processing  
9 system (1) payment identification information (2) payment information and (3)  
10 payment authorization and payment information from said plurality of payor  
11 entities, and automatically transfer funds through said distributed data  
12 processing system in amounts only consistent with said payment information  
13 to said service provider;

14 (c) said payment information including at least:

15 (1) a payment record identifier uniquely associated with  
16 payment obligation;

17 (2) an identification of payment amounts for each of said  
18 payment obligations; and

19 (3) an authorization code uniquely associated with each  
20 payment record identifier;

21 (d) periodically communicating through said distributed data  
22 processing system payment instructions from said plurality of payor entities to  
23 said service provider;

1 (e) said payment instructions including at least:

2 (1) an identification of each of said plurality of payee  
3 entities;

4 (2) an identification of payment amounts for each  
5 payment obligation; and

6 (3) a payment record identifier uniquely associated with each  
7 payment amount;

8 (f) utilizing said service provider to (1) consolidate payment  
9 instructions from said plurality of payor entities, (2) direct a negotiable  
10 instrument to each of said plurality of payee entities, (3) generate payment  
11 verification information for said negotiable instruments, and (4) communicate  
12 said payment verification information to said trusted intermediary financial  
13 institution through said distributed data processing system; and

14 (g) upon receipt of a negotiable instrument from any of said  
15 plurality of payee entities, utilizing said trusted intermediary financial institution  
16 to (1) verify said request for payment, and (2) automatically transfer funds  
17 through said distributed data processing system between said plurality of payor  
18 entities and said service provider, necessary to allow payment.

1 69. An improved method of making payments according to Claim 68,  
2 wherein said payment information is arranged in a data block with a plurality  
3 of predefined data fields provided to define at least:

4 (1) a payment record identifier uniquely associated with each  
5 payment obligation;

6 (2) an identification of payment amounts for each of said  
7 payment obligations; and

8 (3) an authorization code uniquely associated with each  
9 payment record identifier.

10 70. An improved method of making payments, according to Claim 68:

11 wherein payment obligations arise from relationships monitored at least  
12 by said plurality of payor entities;

13 said improved method of making payments further including:

14 for each of said plurality of payor entities:

15 (1) utilizing said distributed data processing system for  
16 searching at least one data base for at least one particular payment obligation  
17 for a preselected time interval; and

18 (2) utilizing said distributed data processing system for grouping  
19 payment obligations by at least identity of said plurality of payee entities.

1 71. An improved method of making payments according to Claim 68, further  
 2 including:

3 (h) utilizing said distributed data processing system for  
 4 automatically generating a summary of payment information for each of said  
 5 plurality of payor entities; and

6 (i) utilizing said distributed data processing system for  
 7 periodically communicating said summary of payment information from said  
 8 plurality of payor entities to said service provider.

9 72. An improved method of making payments according to Claim 71, further  
 10 including:

11 (j) utilizing said distributed data processing system for utilizing  
 12 said summary of payment to automatically perform a data integrity verification  
 13 operation.

1 73. An improved method of delivering payment information from a plurality  
2 of payor entities to a plurality of payee entities through the coordinated  
3 operation of the plurality of payor entities and a service provider comprising the  
4 method steps of:

5 utilizing at least one data processing system to sort and format payment  
6 information from said plurality of payor entities concerning a plurality of  
7 payment obligations;

8 communicating said payment information to said service provider;

9 utilizing at least one data processing system under control of said service  
10 provider to consolidate said payment information concerning said plurality of  
11 payment obligations from said plurality of payor entities in accordance with at  
12 least one predetermined consolidation criterion;

13 directing payments to said plurality of payees in order to satisfy said  
14 plurality of payment obligations;

15 directing consolidated payment information, independently of said  
16 payments, from said service provided to said plurality of payees.

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FOOTNOTES CONTAINED

1       74.   An improved method of delivering payment information according to  
2       Claim 73, wherein said at least one consolidation criterion comprises grouping  
3       said payment information by payee identity.

4       75.   An improved method of delivering payment information according to  
5       Claim 73, wherein said step of directing payments comprises:

6                   initiating electronic funds transfers from said plurality of payor  
7       entities to said plurality of payee entities.

8       76.   An improved method of delivering payment information according to  
9       Claim 73, wherein said step of directing payments comprises:

10                   directing negotiable instruments from said plurality of payor  
11       entities to said plurality of payee entities.

12       77.   An improved method of delivering payment information according to  
13       Claim 73, wherein said step of directing payments comprises:

14                   utilizing a payment service provider to direct negotiable  
15       instruments to said plurality of payee entities on behalf a said plurality of payor  
16       entities.

17       78.   An improved method of delivering payment information according to  
18       Claim 73, wherein said step of directing payments comprises:

19                   utilizing a payment service provider to consolidate payment  
20       obligations and to direct negotiable instruments to said plurality of payee  
21       entities on behalf a said plurality of payor entities.

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1 79. An improved method of delivering payment information according to  
2 Claim 73, wherein said step of directing payments comprises:

3 utilizing a payment service provider to initiate electronic funds  
4 transfers to said plurality of payee entities on behalf a said plurality of payor  
5 entities.

6 80. A method of delivering payment information according to Claim 73,  
7 wherein said step of communicating comprises:

8 communicating electronically said payment information to said  
9 service provider.

10 81. A method of delivering payment information according to Claim 73,  
11 wherein said step of directing consolidated payment information comprises:

12 communicating electronically said consolidated payment  
13 information, independently of said payments, from said service provider to said  
14 plurality of payees.

15 82. A method of delivering payment information according to Claim 73,  
16 wherein said step of utilizing said at least one data processing system to sort  
17 and format includes:

18 utilizing at least one data processing system to sort said payment  
19 information by at least one of (1) payee identity and (2) a preselected time  
20 interval.

1 83. A method of delivering payment information according to Claim 73,  
2 wherein said step of utilizing said at least one data processing system to sort  
3 and format includes:

4 utilizing at least one data processing system to sort said payment  
5 information by at least one of (1) payee identity and (2) a preselected time  
6 interval; and

7 utilizing at least one data processing system to format said  
8 payment information by performing at least one of (1) arranging said payment  
9 information, and (2) encoding said payment information.

10 84. A method of delivering payment information according to Claim 73,  
11 wherein said step of directing consolidated payment information comprises:

12 communicating electronically consolidated payment information,  
13 independently of said payments, from said information service provider to said  
14 plurality of payees, without requiring active interaction between said  
15 information service provider and said plurality of payees.

16 85. A method of delivering payment information according to Claim 73,  
17 wherein said step of directing consolidated payment information comprises:

18 communicating printed consolidated payment information,  
19 independently of said payments, from said information service provider to said  
20 plurality of payees, without requiring active interaction between said  
21 information service provider and said plurality of payees.